

The Dentist Is In...

A Farewell and Reminder from Col. Gary Martin, D.D.S., M.P.H.



*Col. Gary (Chad) Martin
Chief, Dental Care Office
Defense Health Agency*

Dear TRICARE Dental Program Enrollees,

After 30 years as a U.S. Air Force dental officer, it is time for me to move on to the next chapter of my life. I would like to thank you for the opportunity to serve as your Chief of the Dental Care Office. It has been an honor to serve my fellow service members and their families.

I also want to take this opportunity to remind you of an important benefit that the TRICARE Dental Program (TDP) offers all military families—the TDP Survivor Benefit, which extends premium-free TDP coverage to surviving spouses and children after the death of a uniformed service member. The TDP Survivor Benefit is available to all eligible surviving family members, whether or not the family members were enrolled in the TDP prior to the sponsor's death.

The TDP Survivor Benefit also applies to family members of Selected Reserve and Individual Ready Reserve (special mobilization category) sponsors, regardless of whether the sponsor was on active duty orders or enrolled in the TDP at the time of his or her death.

The government pays 100 percent of the TDP Survivor Benefit premium for the:

- Surviving spouse for up to three years from the sponsor's date of death
- Surviving children until age 21, or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support at the time of the sponsor's death

Note: Family members are still responsible for any applicable cost-shares associated with the TDP Survivor Benefit.

Once the three-year TDP Survivor Benefit period ends, surviving spouses of active duty sponsors are eligible for the TRICARE Retiree Dental Program (TRDP). For more information about the TRDP, visit www.tricare.mil/dental.

I encourage you all to remember this important benefit and share this information with other members of your community. The death of a loved one brings tremendous grief and sadness, and much work and stress for those family members left behind. We can help our military families worry about one less thing—their dental health care—by letting them know about this benefit.

Oral health is an important aspect of overall good health. I am very proud of our comprehensive dental program that offers quality care to enrollees, and it has been a pleasure serving you.

*Thank you,
Col. Martin*

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An Important Note About TRICARE Program Information: At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. For the most recent information, contact your TRICARE Dental Program contractor.

Your New Plan Year Begins May 1

Under the TRICARE Dental Program (TDP), you may receive preventive and other dental care throughout the course of the year. It is important to understand how the timing of when you receive care may impact your coverage. Each plan year begins May 1 and ends April 30. That means on May 1, 2015, your TDP benefit year resets. Also, keep in mind that even though the new plan year does not begin until May 1, premium rates change annually on Feb. 1.

There is a \$1,300 annual maximum benefit per enrollee, per plan year for non-orthodontic services. This maximum applies to the plan year from May 1–April 30. Payments for certain diagnostic and preventive services are not applied toward your annual maximum.

Time periods for routine oral exams, cleanings, bitewing X-rays and topical fluoride treatments are based on the month the service was received and are measured backward from the date of the most recent service in each category. These time periods are not related to the May 1–April 30

plan year and may vary based on each enrollee's coverage effective date.

For example, if you enroll in the TDP in May 2015 and receive a cleaning on May 13, 2015, and again on Jan. 10, 2016, you would be eligible for the next cleaning on May 1, 2016. If you choose to have a cleaning in April 2016, that would be the third cleaning within a consecutive 12-month period and would not be an allowable charge. The third cleaning in a 12-month period would not be covered because it is in excess of the two allowable cleanings in a consecutive 12-month period, unless additional cleanings are allowed under other coverage rules (e.g., pregnancy, diabetes).

Check your dental explanation of benefits to confirm when services you received were covered. This will allow you to determine your expected cost-share, if any, when you schedule the service again. For more information, visit www.tricare.mil/tdpcosts. ■

Getting Dental Care When You Travel

The TRICARE Dental Program (TDP) is divided into two geographical service areas: CONUS and OCONUS. When you travel, your TDP coverage goes with you. When traveling anywhere in the CONUS service area (the 50 United States, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands), you may visit any licensed and authorized dentist. However, visiting a MetLife network provider may save you time and money. Visit www.metlife.com/tricare to find a network provider.

Traveling Overseas: CONUS to OCONUS

TDP enrollees who reside in the CONUS service area are also covered when traveling overseas. In the OCONUS service area (areas not in the CONUS service area as outlined above and covered services provided aboard a ship or vessel outside the territorial waters of the CONUS service area), enrollees will generally pay CONUS cost-shares and will have claims paid as if visiting a non-network provider.

OCONUS to CONUS

Enrollees who reside in the OCONUS service area are also covered in the CONUS service area. Enrolled members residing in the OCONUS service area who receive dental care in a CONUS location are subject to CONUS cost-shares and payment rules, regardless of command-sponsorship status.



OCONUS to OCONUS

Enrollees who reside in the OCONUS service area are covered while traveling in other overseas areas. Enrollees who seek care in the OCONUS service area and are command-sponsored will have reduced cost-shares. ■

Access TRICARE Benefit Updates and More via E-mail

You may have already started getting health and dental benefit notifications from the Defense Manpower Data Center by e-mail instead of postal mail. These e-mails direct you to <http://milconnect.dmdc.mil>, where you can securely access your personal information. E-mail notifications give you quick and convenient access to important benefit information. You must have your e-mail address on file in milConnect to receive e-mail notifications.

If you do not have an e-mail address on file or if you opt out of e-mail notifications, you will receive a postcard in the mail whenever your benefit information changes. The postcard will direct you to log in to milConnect to access your personal information with details about your benefit change.

To sign up for eCorrespondence:

- Log in to milConnect (a Common Access Card, Defense Finance and Accounting Service myPay PIN or Department of Defense Self-Service Logon [DS Logon] is required).
- Click on the “My Profile” menu.
- Select “Update and View My Profile.”
- Add your primary and alternate (if available) e-mail addresses.
- Select “Yes” next to each e-mail address.
- Save your information by clicking “Submit.”

Once you are registered to receive eCorrespondence, you will get an e-mail message from milConnect each time you have a letter or other information available to read online. In some cases, you will be able to view eCorrespondence through milConnect using your DS Logon for up to six months after losing TRICARE eligibility (e.g., resulting from a sponsor’s separation from active duty).

To view your eCorrespondence:

- Log in to milConnect.
- Click on the “eCorrespondence” menu.
- Select “Read eCorrespondence.”

Sign Up for E-mail Updates from TRICARE

You can also get the most recent news and information about your TRICARE benefit delivered directly to your inbox. Sign up to receive e-mail updates about health, dental and pharmacy benefit changes; the *TRICARE Dental Health Matters* newsletter; special topics and disaster alerts; and healthy-living tools, such as tobacco-cessation resources.

Visit www.tricare.mil/subscriptions and provide your e-mail address, then select the topics you would like to receive updates about. ■

Sign In To Access TRICARE Dental Program Self-Service Options

Many secure self-service options are available through the MetLife website at www.metlife.com/tricare. To log in, select “Sign In” from the home page and enter your Department of Defense (DoD) Self-Service Logon (DS Logon) and password. If you do not have a DS Logon, select “Register” to create one.

To obtain a DS Logon, you must have one of the following:

- A Common Access Card with accessible card reader
- An active DoD identification card and an e-mail on file in the Defense Enrollment Eligibility Reporting System (DEERS)
- A Defense Finance and Accounting Service myPay PIN

If you do not have any of these, you must be one of the following to continue online registration:

- A veteran
- A dependent of a veteran
- A survivor of a veteran
- Registered in DEERS

Once registered, be sure to sign up for e-mail notifications from MetLife. ■

MetLife Network Dentists

MetLife has over 250,000 dentist locations in its network of providers. Although you can visit any licensed and authorized dentist you choose, visiting a network dentist can save you time, money and paperwork.

MetLife makes it easy to find a network dentist in your area. To find a dentist close to your home or work who is accepting current and new TRICARE Dental Program (TDP) enrollees, visit www.metlife.com/tricare and enter your ZIP code in the “Find a Dentist” search field. Results are listed by physical distance, not necessarily the closest driving distance. Select “Driving Directions” to get the actual driving distance. For more customized results, enter your exact address. If you do not use an exact address, the search will start from the center of the area identified based on the ZIP code, city or state you provide.

If your dentist does not currently participate in the TDP network, you may nominate him or her to join. Visit www.metlife.com/tricare and click on “Nominate Your Dentist” near the bottom of the page.



A dentist may also request an application and participation materials by visiting MetLife’s dentist website at www.metdental.com and clicking on “Resource Center” or by calling 1-877-638-3379.

When you make your appointment, you should always check whether your dentist or dental office participates in the TDP network. ■

Take Proper Care of Your Toothbrush

Brushing your teeth is a simple and widely recommended practice for caring for your teeth. To further promote your oral hygiene, make sure your toothbrush is properly cared for and maintained. The American Dental Association recommends replacing your toothbrush approximately every three to four months, or sooner, if the bristles become frayed with use.¹

In recent years, scientists have studied whether toothbrushes hold germs that can cause infections. Because your mouth is home to hundreds of germs, some of these germs are transferred to your toothbrush during use. It may also be possible for germs that are present in the environment where the toothbrush is stored to make their way onto your toothbrush.¹

To best care for your toothbrush, it is recommended you:

- Do not share your toothbrush.²
- After brushing, rinse your toothbrush with tap water to get rid of toothpaste and debris, allow it to air-dry and store it in an upright position.²

- Do not routinely cover your toothbrush or store it in closed containers.¹
- Do not soak your toothbrush in disinfecting solutions or mouthwash. This practice may actually lead to cross-contamination of toothbrushes if the same disinfecting solution is used over a period of time or by multiple users.²
- Do not use dishwashers, microwaves or ultraviolet devices to disinfect toothbrushes. These measures may damage the toothbrush.² ■

1. www.ada.org/en/about-the-ada/ada-positions-policies-and-statements/statement-on-toothbrush-care-cleaning-storage-and-

2. www.cdc.gov/oralhealth/infectioncontrol/factsheets/toothbrushes.htm

Your Dental Readiness Assessment and Eligibility for the TRICARE Dental Program

The Department of Defense requires all National Guard and Reserve members to undergo an annual Dental Readiness Assessment. The *Department of Defense Active Duty/Reserve/Guard/Civilian Forces Dental Examination form (DD Form 2813)* is used to assist National Guard and Reserve members who are enrolled in the TRICARE Dental Program (TDP) in documenting their dental health. To download *DD Form 2813*, visit www.tricare.mil/forms.

TDP network providers complete *DD Form 2813* at no additional cost to TDP enrollees. The National Guard or Reserve member is only responsible for:

- Obtaining the examination
- Providing the form to the dentist
- Reporting the results to his or her service branch

National Guard and Reserve members are encouraged to contact their service branch representatives to determine their service-specific requirements for this document before scheduling annual dental examinations.

Sponsor and Family Eligibility for the TRICARE Dental Program

National Guard and Reserve sponsors may go on and off active duty several times throughout their military careers. The TDP offers continuous coverage to National Guard and Reserve sponsors and their family members. However, prior to activation, the sponsor's and family members' TDP

enrollment status is reviewed and a determination is made whether reenrollment is automatic or if it requires action. Additionally, the premium rate for sponsors and family members varies based upon sponsor status.

National Guard and Reserve sponsors are eligible to enroll in the TDP when they are not on active duty for more than 30 consecutive days. If a National Guard or Reserve sponsor enrolled in the TDP is called or ordered to active service for more than 30 consecutive days, his or her enrollment will automatically be terminated from the program during the period of activation. During activation, National Guard and Reserve sponsors are considered active duty service members and receive dental care through military dental clinics or the Active Duty Dental Program. Upon deactivation, the sponsor will automatically be reenrolled in the TDP. A National Guard or Reserve sponsor is not considered part of a family plan and can be enrolled even if his or her family is not. The sponsor also has a separate monthly premium.

National Guard and Reserve family members can enroll in the TDP at any time, even if their sponsor does not enroll. The plan offers continuous dental coverage throughout the sponsor's changing status—from inactive status to active status and back again. During a National Guard or Reserve sponsor's activation, family members have reduced monthly premiums because they are considered active duty family members. ■

Enhanced Explanation of Benefits Statements

MetLife's redesigned explanation of benefits (EOB) statements provide TRICARE Dental Program enrollees with important benefit information. Enhancements to your EOB include:

- Clearer explanations and messaging, specifically for complicated procedures that require easy-to-understand summaries

- A new format that includes a high-level summary of your claim
- A plan overview that shows your deductible, maximums paid to date and remaining amounts for the plan year

EOB statements are also available electronically; however, you must elect to receive them online at www.metlife.com/tricare. ■

Diabetes and Dental Care

High blood glucose (or high blood sugar) levels can cause people with diabetes to have problems with their teeth and gums. There are many ways to prevent these problems, including keeping your blood glucose level under control, caring for your teeth and gums and visiting your dental provider regularly.

Keep Your Blood Glucose under Control

Manage your blood glucose numbers. It is important to keep track of your levels by recording them. Work with your health care providers to keep your blood glucose levels as close to your target as possible.¹

Care for Your Teeth and Gums

Brush your teeth at least twice a day using a soft toothbrush and toothpaste with fluoride. Regular brushing helps prevent gum disease and tooth loss. Flossing between your teeth each day keeps your gums healthy and helps remove plaque, a film that forms on teeth that can cause tooth decay.¹

Dealing with Sensitive Teeth

If you have sensitive teeth, sometimes eating or drinking can be a painful experience. Knowing the causes of this condition can help you avoid or reduce sensitivity.

Causes of Tooth Sensitivity

Your teeth contain a hard tissue called dentin, which consists of small hollow tubes or canals. Dentin is protected by enamel, the hard outer layer of a tooth, and cementum, the hard substance that protects the tooth's roots.¹ When the enamel or cementum is scraped or worn off, your tooth's dentin is exposed and heat, cold, acidic foods and sticky foods are able to stimulate the nerves and cells inside the tooth. Dentin may be exposed through one or more of the following:²

- Tooth decay (cavities)
- A cracked tooth
- Worn tooth enamel
- Worn fillings
- Gum disease

Visit Your Dental Provider Regularly

Schedule a routine dental cleaning at least once every six months.¹ The TRICARE Dental Program allows a third routine dental cleaning in a consecutive 12-month period for enrollees with diabetes at no extra cost when provided by a MetLife network provider and the medical diagnosis is clearly noted on the claim submission document. Plan your cleanings so they do not interrupt your insulin and meal times.

According to the National Institutes of Health, you should check your mouth for signs of problems from diabetes, such as red, swollen and bleeding gums; bad breath that won't go away; loose teeth; or dry mouth.¹ Contact your dental provider right away if you notice any of these problems. ■

1. www.diabetes.niddk.nih.gov/dm/pubs/complications_teeth/#sec8

Treatments

Depending on the cause and severity of your condition, you may benefit from one or more available treatments:²

- Desensitizing toothpaste, which helps block sensations traveling from the surface of your tooth to the nerve—several applications are usually required before the sensitivity is reduced
- In-office treatments, such as fluoride gel or desensitizing agents that are applied to the sensitive areas of the affected teeth; or fillings, crowns or inlays
- Surgical gum graft or root canal, if severe sensitivity persists

For information on TRICARE Dental Program treatment coverage, visit www.metlife.com/tricare. ■

1. www.mouthhealthy.org/en/az-topics/t/tooth

2. www.mouthhealthy.org/en/az-topics/s/sensitive-teeth



Word Search

E	U	T	V	G	E	Y	K	D	X	S	L
Q	S	U	P	V	V	U	E	Z	S	P	H
J	E	G	U	M	F	N	Q	O	F	S	A
F	A	X	X	Q	T	I	L	A	U	U	R
L	L	I	W	I	M	F	X	R	L	V	Y
E	A	U	S	P	Q	O	B	D	B	P	N
M	N	T	O	O	T	H	P	A	S	T	E
A	T	S	T	R	T	Y	T	I	V	A	C
N	S	L	W	O	I	F	P	X	S	H	A
E	Z	V	O	D	V	D	T	F	L	Q	N
Q	K	T	K	I	C	R	E	W	I	F	F
R	W	A	W	W	D	X	D	N	D	D	C



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FLUORIDE—added to tap water in many towns and cities; strengthens your teeth and protects them from decay

CAVITY—tooth decay that forms when the enamel on your teeth breaks down

PLAQUE—a film of bacteria that covers your teeth

TOOTHBRUSH—the soft brush used with toothpaste twice a day to clean your teeth

ENAMEL—the hard outer layer of your teeth

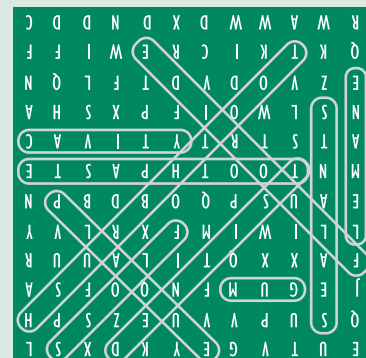
TOOTHPASTE—when used with a toothbrush, helps remove food debris and plaque from your teeth and gums

FLOSS—thin string that helps remove food debris and plaque between your teeth

GUM—the tissue in your mouth that holds your teeth in place

SEALANTS—a thin coating your dentist can put over a tooth's surface to help protect it from decay

DENTIST—the doctor you visit who helps you keep your teeth clean and healthy



Answers

TRICARE

Dental Health Matters

Metropolitan Life Insurance Company
TRICARE Dental Program
P.O. Box 14185
Lexington, KY 40512

Presorted
Standard
U.S. Postage
PAID
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An Excellent Value

- Generous coverage
- Superior dental health care
- Decisions are health driven, not insurance driven
- High satisfaction with care
- Low out-of-pocket costs
- Easy access

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Wisdom Teeth Removal

Wisdom teeth are the molars that are located in the very back of your mouth. Dentists also refer to these teeth as third molars. They usually start to emerge between ages 17 and 21.¹ It is important to monitor the growth of wisdom teeth with your dentist. Wisdom teeth can be effectively used for chewing and biting when they are healthy and properly aligned; however, there may be instances when your dentist recommends removal and refers you to an oral surgeon. Some common reasons for removal are:²

- Impacted wisdom teeth (teeth that are unable to emerge normally and become trapped within your jaw)
- Partially erupted wisdom teeth (this creates a passageway that can cause pain and infection)

Coverage

The TRICARE Dental Program covers extractions for all enrollees. However, the removal of impacted wisdom teeth is covered only for patients ages 15–30. Removal of impacted wisdom teeth in patients under age 15 and over age 30 is not covered unless specific documentation is provided that substantiates the need for removal and is approved by MetLife. General anesthesia is also covered for the procedure with appropriate cost-shares. ■

1. www.nlm.nih.gov/medlineplus/ency/article/001057.htm

2. www.mayoclinic.org/diseases-conditions/wisdom-teeth/expert-answers/wisdom-teeth-removal/faq-20058558

TRICARE Dental Program Resources

www.metlife.com/tricare

Enrollment and Billing Services

1-855-MET-TDPI
(1-855-638-8371) (CONUS)

1-855-MET-TDP2
(1-855-638-8372) (OCONUS)

1-855-MET-TDP3
(1-855-638-8373) (TDD/TTY)

Claims Filing

CONUS:
MetLife TRICARE Dental Program
P.O. Box 14181
Lexington, KY 40512

OCONUS:
MetLife TRICARE Dental Program
P.O. Box 14182
Lexington, KY 40512

Beneficiary Web Enrollment

www.dmdc.osd.mil/appj/bwe

NE311BET04154DE